

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen Keno
 Debtor

Case No. 16-14357-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db +Kathleen Keno, 1003 E. Rittenhouse Street, Philadelphia, PA 19138-1802
 13745993 +U.S. Bank National Association, 211 North Front Street, P.O. Box 15057,
 Harrisburg, PA 17105-5057
 13824119 +US BANK NATIONAL ASSOCIATION AS TRUSTEE, FOR PENNSYLVANIA HOUSING FINANCE AGENCY,
 c/o DENISE ELIZABETH CARLON, KML Law Group, 701 Market St. Suite 5000,
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Apr 05 2019 02:24:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 05 2019 02:24:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr E-mail/PDF: resurgentbknotifications@resurgent.com Apr 05 2019 02:36:44 LVNV Funding LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, GREENVILLE, SC 29603-0587

13745989 +E-mail/Text: blegal@phfa.org Apr 05 2019 02:24:18 Pa Housing Finance Age, 211 N Front St,
 Harrisburg, PA 17101-1406

13835827 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2019 02:24:13
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg, PA 17128-0946

13826538 +E-mail/Text: blegal@phfa.org Apr 05 2019 02:24:18
 US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSY, PHFA Loan Servicing Division,
 211 North Front Street, Harrisburg, PA 17101-1466

TOTAL: 6

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Kathleen Keno dml60west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
 DENISE ELIZABETH CARLON on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR
 PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
 JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
 ecfemails@phl3trustee.com
 LEON P. HALLER on behalf of Creditor U.S. Bank National Association as Trustee for The
 Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com/mgutshall@pkh.com
 REBECCA ANN SOLARZ on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR
 PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association as Trustee for The
 Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Kathleen Keno

Debtor

US BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY

Movant

vs.

Kathleen Keno

Debtor

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 16-14357 AMC

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,903.10** which breaks down as follows;

Post-Petition Payments:	November 2018 to April 2019 at \$796.00/month
Late Charges:	November 2018 to March 2019 at \$19.22/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$5,903.10

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on May 1, 2019 and continuing through April 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$796.00** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$491.93 from May 2019 to March 2020 and \$491.87 for April 2020** towards the arrearages on or before the last day of each month at the address below;

PHFA Loan Servicing Division
211 North Front Street
Harrisburg, Pennsylvania 17101

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 29, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 3/29/2019

David M. Offen
David M. Offen, Esquire
Attorney for Debtor

Date: 4-1-19

Jack William G. Miller, Esquire
Chapter 13 Trustee
no objection

Approved by the Court this day of _____, 2019. However, the court retains discretion regarding entry of any further order.

Date: April 4, 2019

Ashely M. Chan
Bankruptcy Judge
Ashely M. Chan